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Attorney Docket No. 003184/00044

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PATENT *Ifu*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Freiberg Group Art Unit: 3688  
Serial No.: 10/824,935 Examiner: Vanderhorst, Maria  
Filed: April 15, 2004  
For: **CREDIT CARD REWARDS PROGRAM SYSTEM AND METHOD**

January 12, 2010

**SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Further to the Information Disclosure Statement filed on April 12, 2005 and the Supplemental Information Disclosure Statement filed on September 19, 2005, pursuant to 37 CFR. §§ 1.97 and 1.98 Applicant respectfully submits this Second Supplemental Information Disclosure in order to comply with the duty of disclosure under 37 CFR. § 1.56.

The enclosed From PTO/SB/08A lists two (2) additional references of which Applicant is aware. A copy of each of the listed references is enclosed, together with a translated copy of the related Notice from the Japanese Patent Office identifying the references. One of the references is not in English. In accordance with 37 CFR §1.98(a)(3)(i) and (ii), an English Patent Abstract for this reference is also enclosed.

Applicant respectfully requests that the listed references be made of record in this application. Early and favorable action is earnestly solicited.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

"Express Mail" mailing label number: EV636011196US  
Date of Deposit: January 12, 2010

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, Mail Stop Amendment.

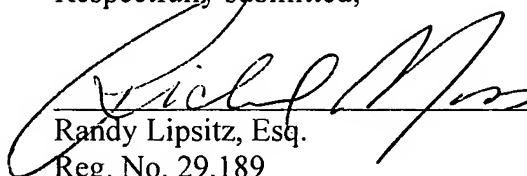
*Dawn Cirigliano*  
Name

*Dawn Cirigliano*  
Signature

The citation or characterization of any reference in this Second Supplemental Information Disclosure Statement is not to be construed as a representation that such reference is necessarily relevant or is prior art.

Each reference listed in this Second Supplemental Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Second Supplemental Information Disclosure Statement. Accordingly, no fee is believed due. Please charge any fee deficiency to Deposit Account No. 50-0540.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Randy Lipsitz", is written over a horizontal line.

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